ABSTRACT OF THE DISCLOSURE

An throw-away diaper (10) insertable into a diaper wrap (12) that has an inner surface (24) with hook and loop connector parts (26,28, 30,32,34,36). Connector parts (38,40) can be mated with parts (34,36) producing releasable interconnection wrap sides. The diaper insert (14) is of geometry and dimensions similar to those of the wrap (12) and is preferably constructed of absorbent flushable paper.